

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Mona Spears

Debtor(s)

Case No. 16 B 18366

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/02/2016.
- 2) The plan was confirmed on 07/19/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/09/2017.
- 5) The case was Dismissed on 04/11/2017.
- 6) Number of months from filing to last payment: 7.
- 7) Number of months case was pending: 17.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$5,275.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$5,275.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,921.22
Court Costs	\$0.00
Trustee Expenses & Compensation	\$232.52
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,153.74**

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Capital One Bank	Unsecured	448.00	533.19	533.19	0.00	0.00
CashNetUSA	Unsecured	363.55	NA	NA	0.00	0.00
City of Chgo Dept of Finance	Unsecured	150.00	NA	NA	0.00	0.00
CMRE Financial Services	Unsecured	76.13	NA	NA	0.00	0.00
Emp of Cook County LLC	Unsecured	163.00	NA	NA	0.00	0.00
Equity Trust Company	Unsecured	83.00	480.00	480.00	0.00	0.00
First National Credit Card	Unsecured	377.00	NA	NA	0.00	0.00
Franciscan Alliance	Unsecured	759.21	NA	NA	0.00	0.00
Green Circle Lending	Unsecured	395.50	NA	NA	0.00	0.00
HCFS Healthcare Fincl Svcs	Unsecured	85.36	NA	NA	0.00	0.00
Ingalls Memorial Hospital	Unsecured	362.74	NA	NA	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	544.00	544.20	544.20	0.00	0.00
Lakeview Loan Servicing LLC	Secured	178,061.00	191,103.38	191,103.38	0.00	0.00
Lakeview Loan Servicing LLC	Secured	18,475.25	18,475.25	18,475.25	0.00	0.00
Mea Sullivan	Unsecured	83.00	NA	NA	0.00	0.00
Northwestern Memorial Health	Unsecured	25.00	NA	NA	0.00	0.00
Payday Castle / Big Picture Loans	Unsecured	1,438.75	NA	NA	0.00	0.00
Quantum3 Group	Unsecured	205.00	234.69	234.69	0.00	0.00
Quantum3 Group	Unsecured	205.00	234.70	234.70	0.00	0.00
Rushmore Financial	Unsecured	650.00	NA	NA	0.00	0.00
Santander Consumer USA	Secured	11,707.00	12,675.51	12,675.51	1,712.08	409.18
State of IL Local Government	Unsecured	646.00	NA	NA	0.00	0.00
Village of Lynwood	Unsecured	200.00	NA	NA	0.00	0.00
Village of Matteson Red Light	Unsecured	200.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$191,103.38	\$0.00	\$0.00
Mortgage Arrearage	\$18,475.25	\$0.00	\$0.00
Debt Secured by Vehicle	\$12,675.51	\$1,712.08	\$409.18
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$222,254.14	\$1,712.08	\$409.18
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$2,026.78	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$3,153.74</u>
Disbursements to Creditors	<u>\$2,121.26</u>
TOTAL DISBURSEMENTS :	<u>\$5,275.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/31/2017

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.